

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Gregory L Benford  
Nancy Y Benford  
Debtor(s)

Case No. 09 B 44742

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2009.
- 2) The plan was confirmed on 01/13/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/13/2010, 11/25/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/01/2010, 06/26/2014.
- 5) The case was Dismissed on 08/04/2014.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$37,029.40
Less amount refunded to debtor	\$779.62

<b>NET RECEIPTS:</b>	<b>\$36,249.78</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,526.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,682.08
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,208.58</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance America	Unsecured	925.00	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	86.00	112.82	112.82	0.00	0.00
American InfoSource LP	Unsecured	2,510.00	2,485.95	2,485.95	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,375.00	1,733.19	1,733.19	0.00	0.00
Capital One	Unsecured	693.00	755.91	755.91	0.00	0.00
Capital One	Unsecured	4,161.00	4,161.78	4,161.78	0.00	0.00
Check Into Cash	Unsecured	500.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	7,770.00	7,770.70	7,770.70	0.00	0.00
Creditors Bankruptcy Service	Unsecured	800.00	1,171.52	1,171.52	0.00	0.00
Fifth Third Bank	Unsecured	NA	151.17	151.17	0.00	0.00
Fifth Third Bank	Secured	17,124.00	17,275.17	17,124.00	17,124.00	1,240.96
First Cash Advance	Unsecured	500.00	NA	NA	0.00	0.00
GMAC Mortgage Corporation	Secured	185,078.10	5,419.10	5,419.10	0.00	0.00
GMAC Mortgage Corporation	Secured	185,078.10	175,251.27	175,251.27	0.00	0.00
Goodyear	Unsecured	674.00	NA	NA	0.00	0.00
Healthcare Associates Credit Union	Secured	4,932.00	4,521.16	4,726.58	4,726.58	237.23
Internal Revenue Service	Priority	NA	10,724.38	10,724.38	7,712.43	0.00
Internal Revenue Service	Priority	NA	2,168.79	2,168.79	0.00	0.00
Internal Revenue Service	Unsecured	1,232.00	1,238.94	1,238.94	0.00	0.00
MCI Residential	Unsecured	303.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	NA	303.53	303.53	0.00	0.00
Money Market	Unsecured	400.00	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	1,700.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	644.41	644.41	0.00	0.00
Portfolio Recovery Associates	Unsecured	959.00	1,064.74	1,064.74	0.00	0.00
Portfolio Recovery Associates	Unsecured	794.00	837.98	837.98	0.00	0.00
Portfolio Recovery Associates	Unsecured	812.00	825.97	825.97	0.00	0.00
Portfolio Recovery Associates	Unsecured	724.00	772.69	772.69	0.00	0.00
Portfolio Recovery Associates	Unsecured	812.00	812.22	812.22	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	300.41	300.41	0.00	0.00
Premier Bankcard	Unsecured	520.00	559.94	559.94	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Unsecured	289.00	304.19	304.19	0.00	0.00
Vanda LLC	Unsecured	3,405.00	3,493.27	3,493.27	0.00	0.00
WFNNB	Unsecured	2,510.00	NA	NA	0.00	0.00
WFNNB	Unsecured	2,010.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$175,251.27	\$0.00	\$0.00
Mortgage Arrearage	\$5,419.10	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$21,850.58	\$21,850.58	\$1,478.19
<b>TOTAL SECURED:</b>	<b>\$202,520.95</b>	<b>\$21,850.58</b>	<b>\$1,478.19</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,893.17	\$7,712.43	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$12,893.17</b>	<b>\$7,712.43</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,501.33</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,208.58</u>
Disbursements to Creditors	<u>\$31,041.20</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$36,249.78</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2014

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.